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SOCIAL SECURITY, EQUALITY AND WOMEN IN THE UK

Jane Millar

Policies to promote equal treatment between men and women have been an important part of getting the needs of women recognised in social security provisions. However, the unequal situations of men and women in the labour market have significant implications for policy. This article examines the limits of equal treatment in the context of new labour market trends and hence, new demands on social security. To what extent can a formal equal treatment approach tackle the substantive inequalities between men and women?

Introduction

European Community law has been a significant factor in promoting measures for greater equality between men and women in the UK social security system. As a result of the EC Directives on Equal Treatment, and as a result of various rulings in the European court, the British government has had to amend the legislation to remove the direct discrimination against women in state social security schemes (private and occupational schemes are covered by later directives). However the extent to which this formal equality of treatment can reduce the substantive inequalities between women and men is open to question. This article examines this issue by considering some of the limits of equal treatment in the context of a changing labour market and a social security system largely based around family rather than individual entitlement. It is divided into three main sections. The first discusses the 'feminisation' of poverty and the structure of employment, arguing that women have long been at greater risk of poverty than men but also that women's vulnerability to poverty has increased in recent years. The second section describes some of the main features of the UK social security system, highlighting the underlying assumptions about employment and family. The final section then looks specifically at some of the limitations of equal treatment within this context.

The 'feminisation' of poverty

The phrase — the feminisation of poverty — was originally used in the United States (e.g. Scott, 1984). Its meaning is slightly ambiguous since it could refer either to a situation where the risk of poverty among women has increased (so that women are more likely to be poor than in the past), or it could refer to a situation where poverty has been rising faster among women than among men (so that increasing proportions of the poor are women). Whichever definition is taken the implication is clearly one of change — that some process is taking place which is shifting poverty from men to women. However there is little evidence to support this notion of change. On the contrary 'throughout the last century women have always been much poorer than men' (Lewis and Piachaud, 1987: 28). Lewis and Piachaud calculate that women made up about 60% of poor relief recipients at the turn of the century which is almost exactly the same as the proportion of supplementary benefit (income support) recipients today who are women. Similarly with the 'rediscovery' of poverty in the 1960s the poverty studies at that time revealed clear inequalities between men's and women's incomes, with many more women than men living below the national assistance benefit rates (e.g. Cole and Utting, 1962; Abel-Smith and Townsend, 1965; Townsend and Wedderburn, 1965; Coates and Silburn, 1970). Later studies show similar results (e.g. Layard *et al.*, 1978; Feigehen *et al.*, 1978; Townsend, 1979; Knight, 1981).

However although it is clear that women are usually more at risk of poverty than men it is only recently that attention has focused on the specific issue of gender and poverty. In previous work (with Caroline Glendinning) on women and poverty we argued that this lack of attention was in part because of the way in which poverty has traditionally been defined and measured (Millar and Glendinning, 1987). Women's poverty has remained largely invisible and hidden within the

family because of the almost universal focus of research on 'aggregate' units (such as the family or household). This ignores the possibility of an unequal distribution of resources within these units, and yet research shows that where there is such an unequal distribution it is almost always women who suffer (e.g. Charles and Kerr, 1986; Graham, 1987; Pahl, 1988). Thus it seems that conventional poverty studies show women at greater risk of poverty than men *despite* the fact that they mostly ignore women's poverty within the family.

Part of what we are seeing now (described as a 'feminisation' of poverty) is an increased visibility of women's poverty rather than a shift in poverty from men to women. This increased visibility is partly a consequence of demographic change which has led to increases in the numbers of elderly women and lone mothers (both groups very likely to be poor); partly a consequence of the increased labour market participation rates among married women (whose poverty in low-paid employment is paradoxically more visible than poverty within the family); and partly a consequence of feminist research which has attempted to break down the public/private barriers and thus highlight issues such as the distribution of income within families.

Thus poverty has always been a women's issue. Nevertheless there is evidence to suggest that in recent years poverty and the risk of poverty have been on the increase and that, as ever, women remain disadvantaged compared with men. The key to understanding why this is so, and how women are affected, lies in the changing structure of the labour market and the changing needs and dependencies this is creating. The long-term decline in manufacturing and shift to service industries has been accompanied by a growth in 'atypical' or 'flexible' forms of working (Standing, 1986; Hakim, 1987; EC, 1988; Meulders, 1989). The number of workers with access to stable, full-time, full-year employment has fallen steadily while both unemployment and also the numbers of workers in unstable, insecure, part-time, temporary or seasonal employment have increased. Thus the pear-shaped employment structure of the post-war period — in which a few workers earned very high incomes, a few earned very low incomes, and the majority fell in the middle — is shifting more to a number eight shape — in which there are an increasing number of well-paid and secure jobs at one end, an even greater number of low-paid and insecure jobs at the other, and the middle is increasingly squeezed out (Lovering, 1988).

Some commentators have been describing the consequences of these changes in terms of 'new' poverty (Room, Lawson and Laczko, 1989). As with the 'feminisation' of poverty the concept of 'new' poverty is slightly ambiguous. New poverty could refer to either new causes of poverty or it could refer to new groups of people being brought into poverty. In fact both are implied in the analysis. It is argued that the changes in the labour market described above have led to an increase in the number of people at risk of poverty because they are no longer secure in their employment, and have also added a new group to the poor by bringing in those people who in the past would have escaped poverty by virtue of their employment. Alongside these labour market changes demographic changes — specifically the rise in divorce and hence in the number of lone-parent families — are said to be creating another 'new' group with a very high poverty risk.

However this analysis of new poverty has not highlighted the issue of gender and this means that several important aspects of these changes have tended to be obscured. There are at least three ways in which this is the case. First it is important to recognise that these labour market changes affect both men and women but in different ways. Mainly because of their responsibility for child-care and domestic work, most married women with children (i.e. most women at some time in their lives) have not in the past had access to the stable, full-time, full-year employment that is now in decline. Instead married women with children have generally worked in part-time jobs and it is in this sector that the increase in women's labour market participation has been almost entirely located. Thus while it is primarily men who are suffering long-term unemployment as old jobs are lost, it is primarily women who are filling the new part-time, low-paid and unstable jobs. Hakim (1987) estimates that 45% of employed women in the EC are either in part-time jobs, in temporary jobs, or self-employed. This insecure employment means that increasingly women are also experiencing high rates of unemployment. Throughout the EC unemployment rates are higher for women than for men (Meulders, 1989). The exceptions to this are the UK and Ireland, where the benefit rules and method of counting unemployment tend to exclude women (Callender, 1987).

Secondly these labour market changes are crucially dependent upon the current sexual division of labour in the home and in the workplace, and in turn reinforce this division of labour. The construction of women as 'secondary' earners within

the family makes the concentration of women in the 'flexible' workforce possible. Women are seen as secondary workers in two main senses. First their paid work is secondary to their unpaid work — the home and family come first and jobs must be fitted in around this. Hence part-time work is seen as 'suitable' for women because it does not interfere too much with domestic commitments (and thus also 'suits' their husbands who can continue to opt out of domestic work even when their wives are employed) (Henwood *et al.*, 1987). Secondly women's employment is assumed to be secondary to their husband's employment in that it is the latter which provides the main family income which the wives' earnings supplement. The terms, conditions and wages of many of the new jobs are largely predicated on the assumption that they will be filled by secondary workers, that is workers who are primarily dependent on the wages of others and not therefore in 'need' of an adequate wage in their own right. Thus:

Labour markets which recruit cheap full-time youth labour and part-time female labour are actually structured around the assumed dependency of these groups within a family context. It is assumed that both of these groups belong to households where the main expenses are borne by a high earner. Changes in the labour market, therefore, are not simply about employment but about the connections between employment, home, class and gender (Buswell, 1987: 90).

Thus women in this 'flexible' workforce may be very vulnerable, both financially and in relation to the security of their employment. For married women employment on this basis reinforces rather than alleviates their financial dependency within marriage. Furthermore in reality many women are not 'secondary' earners, primarily dependent on a partner's income. In families women's earnings are increasingly an essential component of the family income and one-earner families are hard pushed to keep themselves out of poverty (Millar and Bradshaw, 1987). Trends such as the growth in owner occupation and the massive house price inflation have made women's earnings indispensable across a wide range of middle-class as well as working-class families (Karn *et al.*, 1986). Single women are obviously dependent on their own earning capacity. So too are lone mothers, of whom there are now at least one million in the UK (Millar, 1989).

Thirdly, therefore, the increasing construction of women as secondary earners makes it much more difficult for women who have to support themselves (and their dependants) as primary or sole

earners to do so. Lone mothers in particular are in danger of being squeezed out of a labour market in which women are concentrated in part-time and low-paid jobs, and in which child-care is seen primarily as a personal responsibility. Most lone mothers bear the sole financial responsibility for their children because maintenance payments are often non-existent or very small. They are therefore the primary earners for their families (as well as the primary caretakers) and cannot survive on part-time wages alone. But in order to work full time they need adequate and affordable child-care facilities which, in the UK at least, are not readily available. Part-time working among mothers is a 'solution' to the problems of arranging child-care, but it is a solution that can carry heavy costs in relation to present and future employment opportunities. Thus it seems that the chances for lone mothers of getting access to full-time jobs are falling. The proportion of lone mothers in full-time employment in the UK fell from 22% in 1978/80 to 17% in 1983/85 (OPCS, 1987) and more and more lone mothers are relying upon state benefits. The poverty of lone mothers is well documented, both in the UK and in other countries (Roll, 1988; Kamerman and Kahn, 1988; Millar, 1989) and is often described as a consequence of changing family structures. However the high risk of poverty for lone mothers, as much as for other groups, is strongly related to their labour market position.

Thus while the 'feminisation' of poverty is rather misleading in implying a shift from men to women in poverty it is clear that poverty is once again becoming a central issue for social policy. Changes in the labour market and changes in family structure are creating new dependencies and needs which are affecting women and men in different ways. At a superficial level it might appear that women are benefiting more than men from these changes, as more women are being brought into employment. However it is important to look not only at the number of jobs available but also at the types of jobs, the terms and conditions of employment, the social protection offered, the levels of pay and so on. The 'new' part-time, low-paid, and insecure jobs rely on 'secondary' workers and thus may reinforce women's dependency in marriage because they do not by themselves provide an adequate independent income. For the increasing number of women who live alone — both single women and, especially, lone mothers — these jobs are not financially viable unless earnings can be supplemented from other sources (e.g. benefits or maintenance payments). The next section therefore briefly describes the

structure of the UK social security system and considers how well adapted it is in relation to these changes in the structure of the labour market.

Social security policy

The two main types of benefit which form the basis of the UK social security system are national insurance benefits and means-tested benefits. In addition to these (described in more detail below) there is child benefit, the only 'universal' benefit, payable at the same rate for all children regardless of parental income or circumstances. There are also a number of tax allowances which, while not strictly speaking part of the social security system, do have important distributional consequences (Hills, 1988). This brief description concentrates on the national insurance and means-tested benefits.

National Insurance

The structure of the national insurance scheme was established in the post-war legislation broadly following the proposals of the Beveridge report of 1942. National insurance had already been an important part of the developing social security system but this legislation established a national scheme covering most of the employed population and providing benefits to meet a number of contingencies or risks, including unemployment, sickness, retirement and widowhood. Unlike many European schemes of national (or social) insurance the British scheme provided flat-rate benefits and, although there was a move towards earnings-related benefits in the 1960s and 1970s, this is still the case today with the main exception being the State Earnings Related Pension Scheme (SERPS) which provides a basic flat-rate benefit with an earnings-related addition. Benefits are paid to individuals with additions for dependent partners but not dependent children.

Beveridge envisaged the national insurance scheme as providing comprehensive cover available to everyone. In reality there are many gaps in the system. First because access to national insurance benefits is primarily through employment—people contribute to the scheme while employed in order to be able to draw benefits when required—people who are not and who have never been employed are necessarily excluded. Thus young people who become unemployed on leaving school are not covered but must rely on means-tested support. Many disabled people are also excluded although this gap has been filled to some extent by the introduction of some non-contributory benefits for long-term

disabled people. Non-employed married women are excluded.

Secondly even among those in employment there are significant numbers of people who are not covered. The main group here are those part-time workers whose earnings are below the contribution threshold to join the national insurance system. There are almost three million part-time workers—predominantly women—who are in this situation and who cannot therefore receive benefits if they become unemployed, or ill, or need maternity leave. There is also a dwindling but still significant group of married women who used the 'married women's option'. Under the Beveridge proposals married women were treated as a separate group, assumed to be financially dependent on their husbands and therefore to derive their rights to benefit through their husbands' contributions rather than on their own account. Thus even employed married women were not required to join the scheme but could opt out and thus lose any independent claim to benefits. The financial incentives to do so were quite significant and most married women did opt out. This option was not abolished until 1977. Another group among the employed who are often excluded from national insurance benefits are those with intermittent or discontinuous employment. For example people who experience recurrent unemployment are likely to find it difficult to build up the required contribution record during the periods when they are in work.

Thirdly there are a number of 'risks' which are not covered by national insurance benefits. For example although widows are included in the scheme other lone-parent families are not. Beveridge did discuss at some length the problem of marital breakdown, arguing that it was effectively an analogous risk to the risk of widowhood—if women are financially dependent on men within marriage (and Beveridge assumed that they were and should be)—then in both cases there was a loss of the 'breadwinner' and hence a need for that income to be replaced. His proposal for a 'separation benefit' however floundered over the question of fault—becoming a widow does not involve fault or choice, separating or divorcing might. Thus lone mothers (separated, divorced and single) are excluded from national insurance benefits although the number of such families has grown steadily in recent years.

These gaps in the system affect both men and women, but women more than men. It is mainly women who are excluded because they are in part-time work, and it is mainly women who head

lone-parent families. In addition there has also been direct discrimination against women in the system, for example, the exclusion of married women from receipt of invalid care allowance, the 'household duties test' imposed on disabled women but not disabled men, and the fact that women could not claim for their partners as dependents in the same way that men could claim for women. Most of this direct discrimination has now been removed from the system mainly in response to EC directives and court rulings.

In effect the national insurance scheme is designed around the concept of providing a replacement for earnings during relatively short periods when earnings are interrupted (through sickness or unemployment, for example) or for longer periods when an individual has left the labour force entirely (through retirement or long-term sickness). The system is not well organised to deal with intermittent workers or those in part-time jobs — just the type of employment which, as described above, is very much on the increase, particularly among women.

Means-tested benefits

As a 'safety-net' for those not covered by the national insurance scheme Beveridge proposed the introduction of a scheme of 'national assistance' which would provide a means-tested benefit to those who were not employed but not eligible for national insurance benefits. As with the latter (and unlike the local approach more common in Europe) this would be a national scheme, giving the same benefits across the country, although with some discretion to vary benefits according to individual circumstances. National assistance has been through several name changes (to supplementary benefit and now to income support) and has now become an extremely important part of the social security system. The gaps in national insurance, especially the poor coverage given to long-term and recurrent unemployed people and lone parents, have meant that for many people income support is their only source of social security benefits. In 1987 there were about five million people claiming income support, in total 8.2 million people depending on this benefit (DHSS, 1988). Among unemployed people it is income support rather than unemployment benefit which provides the main source of support. In 1986 59% of unemployed men were receiving only income support, 20% were receiving only unemployment benefit and 8% were receiving both (CSO, 1988).

The original Beveridge scheme provided either national insurance or national assistance benefits

for those who were (for various reasons) not employed. In general people in employment, full or part-time, were excluded from benefits. However in the 1970s, in response to concerns about family poverty and about work incentives, a number of other means-tested benefits were introduced for those in full-time work (Deacon and Bradshaw, 1983). The most important of these was family income supplement (now renamed family credit) available to low-paid families with children where the man was in full-time work (more than 30 hours, or in the case of lone parents, more than 24 hours). Rent and rate rebates and allowances (now housing benefit) were also introduced around this time; as were means tests for free prescriptions, dental and optical charges. The means tests differed for each benefit leading to a very confusing system and the overlap between means-tested benefits, the tax system and the national insurance contribution system also gave rise to the 'poverty trap' in which it was impossible to improve disposable income through an earnings increase because any increase in earnings led to a loss of benefit as well as the payment of additional tax and national insurance contributions.

The 'reform' of social security

The social security system in the UK has recently been the subject of a major government review (DHSS, 1985a, 1985b) and legislation was introduced in 1986. The main impact of these and other recent changes has probably been to reinforce and consolidate the shift away from national insurance to means-tested benefits. Some national insurance benefits have been 'privatised' (statutory sick pay, statutory maternity pay, and pensions beyond a basic state minimum). Others have been cut and/or conditions of access made more restrictive (unemployment benefit, widows pensions). Income support (as supplementary benefit has been re-named) has been simplified by the introduction of standard benefits rates for specific categories of claimant, backed up by a discretionary system of loans and grants (the 'social fund'). For those in low-paid work means-tested benefits have been extended and the means tests brought into line with each other. The poverty trap has not been eradicated but it is no longer the case that an increase in earnings can actually lead to a fall in disposable income. More resources are being put into these means-tested benefits, for example child benefit has recently been frozen because it is argued that family credit provides a better 'targeted' use of resources. In fact 'targeting' has been one of the central principles of the current government approach to social security — using

means tests to ensure that benefits only go to those in 'genuine need'. It is clear therefore that the means-test has a major role to play in the social security system of the future.

These reforms were intended to produce a system '... which is more relevant to the needs of today; and which is capable of meeting the demands into the next century' (DHSS, 1985a: 1). However there must be some doubt as to whether the 'reformed' social security system can meet the new demands created by labour market and demographic change, as described in the first section above. These reviews included no re-appraisal of the objectives or functions of social security in the light of changes in employment and in access to employment. The basic model remains the full-time (male) worker who requires income maintenance for short spells of unemployment or sickness, or longer spells of disability or retirement. The needs of other groups — part-time workers, those in seasonal or temporary jobs, long-term unemployed people — continue to be left aside. Part-time workers, mainly women, remain ineligible for national insurance benefits, and excluded from employment rights and protection. Thus it is individuals who are left to bear the costs of labour market 'flexibility' with little support from the social security system.

The limitations of equal treatment

Alongside the recent changes in social security policy there have also been some amendments to benefits in order to comply with the 1979 EC Directive on Equal Treatment. These amendments have been slightly different for national insurance and for means-tested benefits. For national insurance benefits equal treatment has meant that women can now claim benefits for themselves and their dependents under the same conditions as men. For means-tested benefits equal treatment has meant that, if both parents fulfil the required conditions, then the couple can 'nominate' which parent should be the claimant.

Thus the direct discrimination which reduced the access of women to benefits has largely been removed from the system. However in practice equal treatment does little to guarantee equal outcome for three main reasons. First because access to national insurance benefits is still largely mediated through employment — through having paid into the national insurance schemes as an individual employee (or into the slightly different scheme for self-employed people). But many women workers are excluded from full contributions to the national insurance scheme, either

because they are in part-time employment and earning below the limit for joining the scheme, or because of their discontinuous and interrupted work patterns. Some protection in relation to pension rights is available to women who are out of the labour market for a period caring for dependents but otherwise the impact of domestic responsibilities on employment records receives little recognition. Thus 'it is only women who have similar employment patterns to men who receive comparable benefits. In other words, women who do not let their family responsibilities disrupt their paid work are more or less treated equally' (Land, 1987: 82). In effect women have been 'added in' to schemes originally designed to meet the needs of men and therefore equal access to such schemes is of real value only to those few women who follow 'male' employment patterns. Furthermore, as discussed above, the dwindling importance of national insurance benefits (for both men and women) reduces the value of equal access.

Secondly equal treatment does not lead to equal outcome in relation to means-tested benefits because of the way in which entitlement to these benefits is based on the family rather than the individual as the unit for assessment (Millar, 1988). As described above, either the man or the woman can now be the claimant for these benefits. In practice however it is far more likely to be the man because it is usually the man who would have the full-time work and the higher earnings. The right to 'nominate' the claimant is mainly to the benefit of 'role reversal' couples and does little for the — by far more common — two earner couples. In fact family-based means-tests work to the disadvantage of women in such families. Benefits for unemployed people provide a clear illustration of this.

Among families with dependent children it is usual for the man to be in full-time employment and the woman to be in part-time employment (unless they have pre-school age children in which case the woman is unlikely to be employed). Supposing the man loses his job. Very often he will not be eligible for unemployment benefit and the family will therefore claim income support (or will come onto income support when any entitlement to unemployment benefit expires). Under income support rules the couple will not be eligible for benefit if either are in jobs of more than 24 hours a week (regardless of earnings). So if her job is for more than 24 hours then they must decide whether she too should give up work. If her earnings are low — as is likely — then it might be difficult to survive on her earnings alone, and there may also

be some resistance to such 'role reversal' (McKee and Bell, 1985). His unemployment could therefore lead to her also giving up her job.

The same could happen even if she works for less than 24 hours. Because the (family) means-test counts all earnings above £5.00 a week from either partner as income there is very little financial incentive for the woman to continue in part-time employment. The family 'keeps' only £5.00 of her earnings and for any earnings above £5.00 benefit is reduced pound for pound. These very tight rules mean there is little to be gained from working. There is some evidence that women married to unemployed men do give up (or fail to look for) work for these reasons (e.g. Moylan *et al.*, 1984; Dilnot and Kell, 1987; McLaughlin *et al.*, 1989). In 1985 only 22% of women married to unemployed men were themselves employed compared with 62% of women married to employed men (OPCS, 1987).

The husband and the wife are therefore now both without a job, both are 'workless' but in fact they are treated very differently. He is a registered unemployed claimant of income support. Unless she has the necessary contribution record for unemployment benefit (unlikely if she has been in part-time work) she will probably not register as unemployed. There is little point in doing so as she is not eligible for income support (except instead of her husband). This means that her unemployment goes completely unrecorded in the statistics and thus remains uncounted and invisible. It also means that she is unlikely to be eligible for any job training measures or other job creation schemes which are usually confined to registered unemployed people. Furthermore she has lost 'her' earnings and become dependent on 'his' (family) benefit.

In practice therefore for married women the potential value of equal treatment is undermined by a system based on family entitlement to benefits. Non-married women are not affected in the same way by these family-based means-tests. However this does not mean that non-married women benefit unambiguously from equal treatment. As noted above equal treatment is only of real value to those women with 'male' employment patterns because essentially the system remains focused on men's needs. But male and female employment patterns are usually very different and equal treatment which assumes the same circumstances for men and women can work to the disadvantage of women. Thus the third main problem with the equal treatment approach is that it can be used to

actually reduce women's rights and access to benefits in the name of equality.

Recent policy towards lone mothers illustrates this. Among lone mothers widows (now a minority of the total) are eligible for a national insurance benefit on the basis of their husbands' contributions. Divorced and separated women have a claim through the courts for maintenance for the children and, to a limited extent, for themselves. Both these types of provision are based on the assumption of women's financial dependency on men and both have come under attack recently. These attacks have been based, at least in part, on arguments (or rhetoric) about 'equality' suggesting that women should be treated in the same way as men and not be 'privileged'. In particular it is suggested that women should support themselves through employment, just as men do. Thus the 1984 Matrimonial and Family Proceedings Act promoted 'clean break' divorce meaning that women have only a very short-term right to any maintenance following divorce and are instead expected to become 'self-supporting'. Similarly it has been suggested (DHSS, 1985a) that widows benefits be reduced because widows should be expected to support themselves through employment. More recently attention has turned towards those lone mothers receiving income support and the view expressed (in several speeches by government ministers for example) that benefits are encouraging 'dependency' rather than the independence of employment.

However women cannot easily support themselves (and, as lone mothers, their children) through employment 'just as men do' because they do not have the same opportunities and access to employment as men do, primarily as a result of their responsibility for children. Thus treating men and women equally means ignoring the consequences of this and the realities of the actual situations of women. Furthermore as discussed above the growth of the 'flexible' labour market is increasing the insecurity of employment for many women and reducing the opportunities for women to support themselves independently.

Conclusion

The increased participation of women in employment has many positive advantages — for example the increased financial independence for women, the greater employment opportunities in a wider range of jobs, the improvement in family living standards that two earners can bring, the social and other satisfactions of employment outside the home. But on the negative side employment for

many married women means 'two jobs' with paid work added to domestic work, with little choice over the type of work, or conditions or pay. And for many families having two earners is a necessity rather than a choice as one earner will often not be able to keep the family out of poverty. For families with no possibility of two earners — lone-parent families — there is a constant struggle to survive financially.

Policies to promote equal treatment have been an important part of getting the needs of women recognised in social security provisions. But equal treatment needs to be taken further — for example it should mean that in unemployed couples both the man and the woman have the same incentives to register as unemployed, the same individual benefit entitlement, the same access to training and other employment schemes — and, of course, the same conditions and penalties attached to eligibility.

But it is also essential to recognise that there are significant differences in the labour market situations of men and women and to consider the implications of this for policy. 'Flexible' working currently affects women more than men but if the trend continues the employment patterns of men may well become more like those of women — adapting social security to the changing labour market will thus benefit both women and men. Three areas in particular need to be tackled: the extension of benefit and employment rights to part-time and other 'atypical' workers; a renewed focus on the individual rather than family-based benefits; and (following on from that) a re-appraisal of how the costs of children should be distributed between the mother, the father and society in general.

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